

as evidenced by Creditor's secured proof of claim 2-1 (hereinafter Proof of Claim) on file in this case.

II. OBJECTION TO PROPOSED PLAN

4. Creditor objects to confirmation of the Plan because the Plan understates the value of the vehicle. Debtor(s) Plan incorrectly states that the value is \$6,750.00, when Creditor shows the NADA clean retail value to be \$17,400.00. As Creditor's value of the vehicle is higher than its claim, Creditor requests payment of its claim in the amount \$10,124.84 be paid through the plan.

5. Creditor further objects to confirmation of the Plan under 11 U.S.C. § 1325(a)(6) because Debtor's current Schedule J reflects a surplus of \$375.00, which is enough to only fund the current trustee payment of \$375.00, although the Debtor is also proposing a payment in the amount of \$8,558.00 for month one (1). There does not appear to be enough income surplus to fund Creditor's increased claim. Creditor therefore further Objects to Debtor's plan based on lack of feasibility.

6. Because Creditor was forced to file this Objection to Confirmation to protect its secured interest in the subject real property, it has incurred reasonable attorneys' fees.

WHEREFORE, PREMISES CONSIDERED, Creditor prays that this Court deny confirmation of the Plan proposed by the Debtor(s), award attorneys' fees and costs, and grant Creditor such other and further relief, at law and in equity, as is just.

Respectfully submitted,

MACKIE WOLF ZIENTZ & MANN, P.C.
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254
Phone: (214) 635-2650
Facsimile: (214) 635-2686
Email: swu@mwzmlaw.com

By: /s/ Stephen Wu

Stephen Wu (Bar No. 24042396)

Michael W. Zientz (Bar No. 24003232)

Jessica L. Holt (Bar No. 24078680)

Stephen Wu (Bar No. 24042396)

Chelsea Schneider (Bar No. 24079820)

ATTORNEY FOR CREDITOR

Certificate of Service

I, Stephen Wu, do hereby certify on March 10, 2021, a copy of this motion was served on the persons listed below in the manner indicated.

By: /s/ Stephen Wu

Michael W. Zientz (Bar No. 24003232)

Jessica L. Holt (Bar No. 24078680)

Stephen Wu (Bar No. 24042396)

Chelsea Schneider (Bar No. 24079820)

Movant's Counsel

Via Pre-Paid U.S. Mail:

Raynaldo X. Bush *aka* Raynaldo Ximenez Bush

619 Rockwell Blvd

San Antonio, TX 78224

Debtor(s)

Via ECF:

Ruben E. Vasquez

5411 IH-10 W

Suite 100

San Antonio, TX 78201

Attorney for Debtor(s)

Via ECF:

Mary K. Viegelahn

Chapter 13 Trustee

10500 Heritage Blvd Suite 201

San Antonio, TX 78216

Via ECF:

US Trustee